

Testimony of Clemente Amaro
Before the Appropriations Committee of the Connecticut Legislature
In Support of Funding for the Connecticut Fair Housing Center

Dear Senator Formica, Senator Osten, Representative Walker, and members of the Appropriations Committee:

My name is Clemente Amaro and I live in Hartford. I am here to ask you to support level funding for the Connecticut Fair Housing Center.

I own a 3-family home on Hamilton Avenue, and have lived there with my wife for over 20 years. I have a physically disabled grandson, Angel, who also lives with us. Years ago, DSS installed an elevator in our home so that Angel could get to our 2nd floor apartment in his wheelchair. Because of this, our home is extremely important to us. As you are aware, it is very hard to find handicap accessible housing.

I fell behind on my mortgage in 2012 when we lost one of our tenants. I hired a private attorney to file bankruptcy, and she also represented us in the foreclosure case. I participated in mediation, and applied for a loan modification. After an 8-month long process, the bank approved us for an FHA trial modification. We successfully completed the plan in January 2015, but during this process our loan was transferred. The new servicer refused to give us the permanent modification we were promised, if we completed the trial. We ran out of money to pay our attorney around the same time, and were referred to the Fair Housing Center for pro bono assistance. I don't speak or understand English very well, nor did I understand the foreclosure process, or my rights at the time. I was terrified that without an attorney we would lose our home.

I called the Center and Attorney Loraine Martinez agreed to represent us in the foreclosure case. I immediately felt more comfortable with her because she spoke Spanish and could explain things to me in detail. She began a year-long battle to try to get the new mortgage company to honor the modification we had agreed to with Bank of America. During this time, my loan was sold out of the FHA program to a private investor, who had no idea what two previous servicers had done. Attorney Martinez helped us reapply for a loan modification with this new company. We were unfortunately

denied because the servicers' 2 year delay caused our balance to balloon, making the modification unaffordable. Even worse, this new investor does not offer FHA modification programs, and has few workout programs.

Attorney Martinez began the litigation phase of the case after the denial. Although we have not won the battle, I am confident in her representation, and know that without her help we would have been thrown out of our house long ago, even though we did everything right.

Thank you for listening to my testimony tonight, and please provide the Center the funding they need to continue to provide free foreclosure services to homeowners like me.